

(B) MEDICAL PROGRAMS

- Employees in the IBEW Union (hired prior to 8/1/06)
- Non-Medicare-Eligible IBEW Employees (retired between 8/1/00 and 7/31/06)
- IBEW Non-Medicare-Eligible Participants on LTD (terminated between 8/1/00 and 7/31/06)

	CIGNA OAP (PPO)		Aetna (HMO)	Vytra PPO		HIP (HMO)
	In-Network	Out-of-Network		In-Network	Out-of-Network	
Medical Care Provider	Participating physician/facility	Any physician/facility	Participating physician/facility	Participating physician/facility	Any physician/facility	Participating physician/facility
Payment of Benefits	No claim forms	Submit claim forms	No claim forms	No claim forms	Submit claim forms	No claim forms
Age Limit for Dependent Children/Full-Time Student	To age 19/End of the year age 23	To age 19/End of the year age 23	End of the month age 19/End of the year age 23	To age 19/End of the year age 23	To age 19/End of the year age 23	End of the month age 19/End of the year age 23
Annual Deductible (Individual/Family)	N/A	\$250/\$650	N/A	N/A	\$250/\$650	N/A
Annual Out-of-Pocket Maximum (Indiv/Family) (Excl. Deductible)	N/A	\$1200/\$2400	\$1500/\$3000	N/A	\$1200/\$24000	N/A
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Pre-Existing Condition Limitation	N/A	N/A	N/A	N/A	N/A	N/A
Office Visits	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full
Emergency Room (Accident) (Illness)	Covered in full Covered in full	Emergency: Covered in full Non-emergency: 80% of R&C after deductible	Covered in full after \$35 co-pay (waived if admitted)	Covered in full Covered in full	Emergency: Covered in full Non-emergency: 80% of R&C after deductible	Covered in full after \$50 co-pay (waived if admitted)
Inpatient Hospital (Semi-Private Room, Board, Services, Supplies) (Physician) (Surgeon)	Covered in full Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved. Covered in full deductible Covered in full	Covered in full 80% of R&C after deductible 80% of R&C after deductible	Covered in full Covered in full Covered in full	Covered in full Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved. Covered in full Covered in full	Covered in full 80% of R&C after deductible 80% of R&C after deductible	Covered in full Covered in full Covered in full
Second Surgical Opinion (Office Visit)	Covered in full	100% of R&C	Covered in full after \$5 co-pay	Covered in full	100% of R&C	Covered in full
Laboratory/X-Ray	Covered in full	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full	80% of R&C after deductible	Covered in full
Maternity (Initial Visit To Determine Pregnancy) (Subsequent Visits/Delivery)	Covered in full \$10 co-pay Covered in full deductible	80% of R&C after deductible 80% of R&C after deductible	Covered in full after \$5 co-pay Covered in full	Covered in full after \$10 co-pay Covered in full	80% of R&C after deductible 80% of R&C after deductible	Covered in full Covered in full
Prescription Medication (Retail) (Mail Order)	\$5 generic/\$10 brand (up to 30-day supply) \$10 generic/\$20 brand (up to 90-day supply)	80% of R&C after deductible Use in-network benefit	\$5 generic/\$10 brand formulary/\$25 brand non-formulary (up to 30-day supply) \$10 generic/\$20 brand formulary/\$50 brand non-formulary (31 to 90-day supply)	\$5 generic/\$10 brand (up to 30-day supply) \$10 generic/\$20 brand (up to 90-day supply)	80% of R&C after deductible In-network only	\$5 generic/\$10 brand (up to 30-day supply) \$7.50 generic/\$15 brand (up to 90-day supply)

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	CIGNA OAP (PPO)		Aetna (HMO)	Vytra PPO		HIP (HMO)
	In-Network	Out-of-Network		In-Network	Out-of-Network	
Preventive Care (Routine Care For Children Including Immunizations)	Covered in full (to age 19)	80% of R&C after deductible (to age 19)	Covered in full (to age 19)	Covered in full (to age 19)	80% of R&C after deductible	Covered in full (to age 19)
(Well Woman Exam)	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full
(Pap Test)	Covered in full	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full w/office visit	80% of R&C after deductible	Covered in full
(Mammogram)	Covered in full	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full	80% of R&C after deductible	Covered in full
(Physical Exam)	Covered in full after \$10 co-pay	Not covered	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	Not covered	Covered in full
(Routine Eye Exam)	Not covered	Not covered	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay (1 exam/year)	Not covered	Covered in full (for optometrist)
Mental Health Care (Inpatient)	Covered in full hospital	Same as inpatient	Covered in full (Max: 35 days/year)	Covered in full	Same as inpatient hospital	Covered in full (Max: 30 days/year)
(Outpatient)	Covered in full after \$10 co-pay/visit	80% of R&C after deductible	\$25 co-pay/visit (Max: 20 visits/year)	Covered in full after \$10 co-pay	80% of R&C after deductible	\$25 co-pay (Max: 20 visits/year)
Substance Abuse Treatment (Inpatient Detox)	Covered in full hospital	Same as inpatient	Covered in full	Covered in full	Same as inpatient hospital	Covered in full (Max: 7 days/year)
(Outpatient Rehab)	Covered in full after \$10 co-pay/visit	80% of R&C after deductible	\$5 co-pay/visit (Max: 60 visits/year)	Covered in full after \$10 co-pay/visit	80% of R&C after deductible	\$25 co-pay (Max: 60 visits/year)
Alternate Care (Home Health Care)	Covered in full deductible (Max: 40 visits/year combined in and out of network)	80% of R&C after deductible	Covered in full	Covered in full (Max: 40 visits/year combined in/out)	80% of R&C after deductible	Covered in full (Max: 200 visits/year)
(Skilled Nursing Facility)	Covered in full (Max: 60 days/year combined in and out of network)	80% of R&C after deductible	Covered in full	Covered in full (Max: 60 days/year combined in/out)	80% of R&C after deductible	Covered in full
(Outpatient Short-Term Rehab: Physical Therapy)	Covered in full after \$10 co-pay	80% of R&C after deductible	\$5 co-pay (Max: 60 consecutive days/injury/lifetime)	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full (Max: 90 visits/year)
Durable Medical Equipment	Covered in full	80% of R&C after deductible	Not covered	Covered in full	80% of R&C after deductible	Covered in full
External Prosthetic Devices	Covered in full	80% of R&C after deductible	Covered in full for initial device only	Covered in full	80% of R&C after deductible	Covered in full
Hearing Aids	Covered in full ----- (Max: \$1000/hearing aid/ear/3yrs) -----	80% of R&C after deductible	Not covered	Not covered	Not covered	Not covered